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**WANDJI**(10) **Pub. No.: US 2021/0326938 A1**(43) **Pub. Date: Oct. 21, 2021**(54) **MUTUALIZING AND DIGITALIZING FOR  
DIRECTED PAYMENT SYSTEMS AND  
METHODS THEREOF**(71) Applicant: **SERGE-ALAIN WANDJI,**  
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(57)

**ABSTRACT**

A method for mutualizing within an affinity group or similarly situated persons for the purposeful payment and controlling the expense of such payment for its intended purpose. The institution and relationship with partner entities are such that such funds go through a qualified merchant for use in particular areas and services as intended by the parties in the transaction. The method herein addresses the challenge of creating the buying power to negotiate and manage the delivery of services including healthcare and more.